

Certificate Number: 15517-CAC-DE-023034147

Bankruptcy Case Number: 13-31491



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 21, 2014, at 11:23 o'clock PM MST, VERNALL R RITCHEY completed a course on personal financial management given by internet by ! Always Lowest Price! Bankruptcy Education, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: March 22, 2014 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Certificates Manager